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Cities and statemaking in the Dutch Republic, 1580–1680

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> In this city of Amsterdam is the famous Bank, which is the greatest Treasure either real or imaginary, that is known any where in the World. [The] security of the Bank lies not only in the effects that are in it, but in the Credit of the whole Town or State of Amsterdam, whose Stock and Revenue is equal to that of some Kingdoms.[1]

So wrote Sir William Temple, a former ambassador of England in the United Provinces, in his *Observations* of 1668. No wonder that the burgomasters of Amsterdam regarded themselves as kings during the glory period of the northern Netherlands.[2] The power resources of Amsterdam were extensive, situated in the province of Holland that was, in turn, superior among the other northern Netherland provinces.

However, Amsterdam was not the center of a kingdom, and the city itself actually held little institutional power within the Republic. The Dutch state of the seventeenth and eighteenth centuries was a federation with little centralization. It was sometimes even threatened with disintegration, its main divisive elements being provincial separatism, rivalry among urban oligarchies, competition among the government colleges of the central bureaucracy in The Hague, and the dualist position of the Stadtholder. The latter was the former governor for the king in the provinces. After the Revolt he became an official in the service of the provinces; as the captain-general of the army he was in the service of the States General. The office came to be dominated by the Princes of Orange, who showed, at certain intervals, monarchical pretentions.

I discuss here the relation between the cities and the Dutch state, focussing on problems of centralization and decentralization, bureaucratization and warfare. First, I look at the formative period during the first decades of the revolt against Spain, when the cities of Holland and

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Zeeland were very much the statemakers themselves. My analysis concentrates on only one of the seven provinces, Holland, although sometimes I draw the cities of Utrecht and Middelburg into the account. Then I analyze the development of some key institutions: the navy, warmaking and fiscal organizations – institutions used by other statemakers as levers of central power. Finally, in the third part, I discuss how the organization of the public debt could be of crucial importance in maintaining the Republic during the wars and how it created an individual link between members of the bourgeoisie and the state.

The environment

One of the main characteristics of the provinces in the northwestern Low Countries was the high level of urbanization. In 1514, more than half of Holland's population lived in cities.[3] These cities had been comparative latecomers in Europe. In the eastern part of the Low Countries and the south, towns had been established much earlier, stimulated by the Baltic trade and the trade from the south of Europe, which had long avoided the open sea. The advantage for Holland was that it could dispose of a well-developed "hinterland" that had prospered while Holland was still a backwater in international relations and that provided models of technology, institutions, and capital.[4]

The countryside of Holland and Zeeland was characterized by broad rivers, islands, and extensive marshes. Serfdom was rare and the influence of the nobility was small. Towns gained control by buying land and seigneuries, reclaiming lakes and marshes, and by acquiring privileges from the sovereign. Agriculture commercialized and its productivity increased. The town industries were stimulated as great peat resources provided them with cheap and easily attainable fuel. A canal system provided the region with high physical mobility. The expansion of fisheries marked the beginning of extensive trade. The major cities assumed functions that served much of Europe and allowed them to draw agricultural resources from distant areas. This made it possible to maintain a high level of urbanization in proportion to their "natural" resources.[5]

The high level of urbanization persisted as population increased rapidly after 1550.[6] The development of major cities is traced in Table 1.[7]

Amsterdam became the entrepot for the Baltic trade and was to take

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Table 1. Approximate number of inhabitants of eight major cities.

City	1514	1622	1675	1795
Amsterdam	13,500	104,900	200,000	217,000
Leiden	14,300	44,800	65,000	31,000
Haarlem	13,500	39,500	37,000	21,200
Rotterdam	5,200	19,500	45,000	53,200
Delft	11,700	22,800	22,500	13,700
The Hague	5,500	15,800	22,500	38,400
Dordrecht	10,900	18,300	22,500	18,000
Gouda	14,200	14,600	17,500	11,700

the first place in the trade with the Mediterranean, but it had to yield first place in the trade with England and France to Rotterdam and Middelburg. The Northern Quarter towns Hoorn and Enkhuizen concentrated on fisheries and northern trade; Leiden, housing the first Dutch university (1575), was, with Haarlem, the main industrial city; Dordrecht, the oldest city, was the main river trade entrepot; Gouda was the major inland market; The Hague became the bureaucratic center; Rotterdam was first and foremost a fisheries center but took up river and sea trade as well; Delft was an important dairy market and beer producer; Utrecht was a religious and cultural center and Middelburg had a strong connection with the French trade. Each city could count more or less on the textile and brewing industries, on trade and some bureaucracy, on schools and local markets. But taken together, the cities of Holland constituted a mosaic, each having a different dominant color, its own history, and its own main produce.

The actual government of the Dutch cities was performed by two, three, or four burgomasters with seven or more aldermen, elected by the "vroedschap," a council whose members were chosen for life by cooptation. Guilds had little influence. Only in Dordrecht did some representatives of the guilds participate in a kind of council (de "Achten"). The militias, playing a considerable role during the beginning of the revolt, were regarded as a threat to the city governments. They were even officially banned in 1581 by the Estates of Holland. They remained in existence, however, and were even revived in times of emergency, but on everyday policies they had little to say. In Amsterdam, Leiden, and Brielle the vroedschap had only indirect influence in the election of burgomasters, which enhanced the aristocratic character of their governments.

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In the seventeenth century, the polities became more and more oligarchic. The number of vroedschappen was reduced, and with it the number of families admitted to city government. Those holding municipal office became the real ruling class in the Republic: they were commonly known as the regents.[8]

A state of fifty-eight cities

The sixteenth century was a period of rapid growth. It would take a couple of decades however, before the "north" had taken the position of the "south" or before an immigrant from Antwerp would say: "Hier is Antwerpen selve in Amsterdam verandert."[9] Despite considerable capitalist development, financial difficulties were great. Leiden remained in a state of bankruptcy for almost the whole century, while the financial burden for Delft was extremely large. The "renten," loans, that were issued by Holland during 1515–1534 were subscribed in a much larger amount outside the province. Characteristic for Holland was, however, what Tracy called the "financial revolution": After 1553 the character of the renten issue changed, the last remnants of a forced character disappeared and the revenue of provincial taxes came to be administered by the province itself. As a result, a wide range of small rentiers developed in the Holland cities.[10]

Financial revolution or not, the period of 1570 to 1590 was dominated by a general shortage of money in the north. The newborn state started out with a near bankruptcy: in 1581 it had to ask for a suspension of payments. Many thought that after the fall of Antwerp – regarded as the center of the revolt – the northern provinces could not hold out on their own. In several cities, emergency coins were issued. The right of minting, a privilege of Dordrecht alone in the provinces of Holland and Zeeland, was extended to Middelburg, Amsterdam, Hoorn, Enkhuizen, and Medemblik. Measures violating the stability of the currency were adopted, much in contrast to the careful mint policy of the Burgundians a century before. A new coin was issued: the "leeuwendaalder," at a higher rate than its intrinsic silver value, yielding about one million guilders as pure profit. And in 1573 it was prescribed by the Estates of Holland and Zeeland that all coins in use had to be validated by a special stamp, which increased the nominal value by 15 percent, paid to the Estates as a loan.[11]

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With virtually no funds for the War against Spain, it was necessary to obtain the willing support of all cities and provinces in order to dispose of all available resources. The result was a federation with a States General in which the provinces remained sovereign with autonomous financial institutions. On all important issues, such as war and peace, and taxation, unanimity was required. The revolt, in which traditional and local privileges of oligarchic rule were revived, was very much a war against the Spanish centralization policy. In all, fifty-eight cities obtained voting rights within the seven provinces. In the provincial Estates of the inland and northeastern regions the rural/noble votes balanced or slightly outweighed the cities, but in the west the cities dominated. In the Provincial Estates of Holland eighteen cities (instead of the former six) had a right to vote, whereas the nobility retained its only vote. In Zeeland, the proportion was six city votes against one vote for the nobility.[12]

Although Holland and Zeeland were preponderant among the northern provinces, there was no clear-cut center that could take the lead. The Stadtholder William of Orange assumed a leading position, but he could not depend on the Dutch nobility (the nobility had traditionally been dependent upon their wealth in the south), and there was no bureaucracy yet. Decision-making was largely left to the cities. Dordrecht still had the reputation of being Holland's first city, but its power had declined as the river and inland trade had become less important in relation to maritime trade. Moreover, it had created a lot of resentment among the other cities, as it had been the favorite of the Burgundians and the Habsburgs, who had supported its claims to important staple privileges on the river trade. Its credit base was still very strong, although its capital was more passive and engaged in intermediary roles by comparison with Amsterdam.[13]

Although Amsterdam was probably not much larger than Leiden and Haarlem, it was the city with the largest capital resources and the strongest credit base, drawing much profit from the Baltic trade. Its financial resources were already extensive in the first half of the sixteenth century, which was reflected in the fact that Amsterdam issued renten independently of the five other great cities.[14] But Amsterdam did not participate in the first formative meetings of the new state, which began in 1572, as it continued to support the Spanish king for six more years until 1578. In addition, trade suffered a heavy blow because of blockades by the Sea Beggers; the Baltic shipments went to Rotterdam. Dordrecht, Hoorn, and Enkhuizen also took over parts of the

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Amsterdam trade. Amsterdam quickly recuperated after 1578, but the city would suffer seriously from its disloyal image.

The other cities were still important, but none of them had sufficient power to be independent centers of their own. Leiden was the second largest city, and its textile industry would become the largest of Europe in 1650. It did not, however, have many financial resources. Production was just recovering from a low period because of "foreign" competition. With few maritime trade relations it was an atypical Holland city, like Haarlem. Both had suffered seriously under the Spanish siege. Haarlem was also hit by a fire in 1576. Delft, otherwise the third city because of its credit and the strongest candidate after The Hague to become the bureaucratic center, had experienced a period of decline in its brewing and textile industries. Gouda, which had been in turn the strongest candidate after Leiden for housing the new university, saw its industry on the decline too. The growth of Rotterdam was only recent and the city was still too dependent upon Dordrecht for its capital.

Cities outside Holland had few chances to become centers at all. Utrecht, not a bad candidate, was too closely associated with the policies of Leicester, which had become very unpopular in Holland, and its trade had declined because of competition from Amsterdam and Dordrecht. And Middelburg, though a strong city, was too much associated with the province of Zeeland as a rival to the province of Holland.

The Hague was chosen as the seat of the States General and the Estates of Holland, and eventually of the other central colleges (Council of State, Chamber of Accounts, Court of Holland, Council of Brabant, and the Court of the Stadtholder). A curious choice, as this place was not fortified, had no city rights, nor voting rights in the Provincial Estates. It had been impoverished during the sixteenth century. Grass grew in the formerly paved streets and it needed a lot of rebuilding. Nevertheless, there was a certain bureaucratic tradition in The Hague. It had housed the tax-gathering bureaucracy of the sovereign lords and the Court of Holland had its seat there, which gave The Hague a certain stylish character. The Englishman Brereton, who visited the country in 1634–1635, described as follows: "It is but a Dorpe, but the finest in all the land."[15] The Hague was picked out because it was acceptable to the eighteen constituent cities: "omme alle jalousies te voorkomen," as the decision of 1578 expressed it – to avoid all rivalry.[16]

The Stadtholder, who was at once an official of the States General and

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of each of the Estates of several provinces, had some "sovereign" appointment rights such as the city magistrates out of a double or triple list of nomination drawn up city councils. As the head of the army and navy he had considerable powers of patronage. Patronage was for that matter strong in the governments of the provinces and cities too, and as such often a source of factionalism. The Prince was supported in general by the nobility in the inland provinces. Mostly, he could also count on Zeeland, where he controlled three out of the seven votes, and on the Holland cities of Leiden, Haarlem, and Enkhuizen. Often, problems arose with the major trading cities. They had no interests in the dynastic policies of Orange, and the Stadtholder did not have nomination rights in Amsterdam.

The relation between the States General – the federative sovereign body with representatives of the seven sovereign provinces – and the Council of State – made up of provincial delegates and the captain-general (the Stadtholder), the executive power – was characterized by many disputes over competence. Instructions were vague and subject to several interpretations. The Estates of Holland, also convening at the "Binnenhof" in The Hague, had an overall influence upon policy making.

While The Hague was internally divided, the other cities would also prevent it from asserting more power. The government of the city was financially and juridically subordinated to the "Societeit," in which the Court of Holland, the High Court, and the Provincial Chamber of Accounts were represented next to the two burgomasters. Some parts of the city were even fully under control of the Court of Holland and the Holland Chamber of Accounts. Attempts by the Hague magistrates to act outside the Societeit were put down, and all requests to obtain the right to vote in the Estates were in vain. Delft, which feared its neighbor The Hague, played a leading role in this regard, opposing the appointment of a The Hague Receiver of taxes and in preventing the building of a wall around the city.[17]

As a result The Hague itself, though it would become one of the major urban centers, did not act as a centralizing power. The Stadtholder in turn was often checked by coalitions of cities that often invoked Amsterdam. But Amsterdam was not always opposed to the Stadtholder. At times, the Stadtholder was needed to outweigh the influence of the Estates of Holland, represented by the grand pensionary. In 1616–1617, when the pensionary Van Oldenbarnevelt relied on the

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eight cities of Haarlem, Leiden, Gouda, Alkmaar, Rotterdam, Brielle, Schoonhoven, and Hoorn, the city of Amsterdam sided with the faction that supported the Stadtholder. And although it was mainly due to the influence of Amsterdam that no Stadtholder was appointed after the coup d'etat of William II (in 1650), the city supported the aspirations of William III in 1672 to curb the power of the pensionary De Witt, who was generally supported by Dordrecht, Rotterdam, and Delft.[18]

The outcome of the formative period was a state where the smallest province had the same rights and powers as Holland, and where, in the sovereign province of Holland, the thriving city Amsterdam had as much power as any of the other seventeen cities. This had much to do with the fact that economic hierarchies were not as clear as they were later in the seventeenth century. Hierarchies were subject to change because of the war and the rapid development in trade. At the time when Amsterdam was reluctant to join the revolt, Rotterdam was regarded by immigrants from the south as the first place to go to – mainly because of new links with the Baltic trade, although many went also to Middelburg. Rotterdam might well have taken the top position instead of Amsterdam. The traditional power of Dordrecht was still strong. And threats from outside the region remained: Antwerp, if recovered from Spain, would change the whole urban hierarchy in Holland. That alone was in itself an important factor in the war policy of the Republic.

Admiralties and war: Conflict and controversy in the early republic

The rivalry among the several potential centers of the new state was clearly reflected in the institutionalization of the admiralties. Rotterdam preeminently was fit for housing the admiralty, because of its role in fisheries and shipping and its central position at the sea and the main rivers. When Brereton visited Rotterdam in 1634, he was impressed by the harbors and declared: "An infinite number of tall and gallant ships belong to this city."[19] The Amsterdam harbor was not easily accessible and the disloyal attitude of Amsterdam during the Revolt played a role too. However, the province of Zeeland would never agree to submit itself to a Holland admiralty. Veere had housed an admiralty in 1487, so one was set up there. However, then the Northern Quarter towns would not agree to having two admiralties in the south, so one was established at Hoorn. After this initial distribution, it was impossible to return to any central command over the admiralty. When the Stadt-

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holder Frederick Henry proposed in the 1640s to reduce the number of admiralties to one, install it at Hellevoetsluis, with the seat in The Hague, and to have all customs collected by tax farmers, there was no way to make this project feasible.[20]

Disputes continued. Middelburg, having the largest capital resources and engaged in a centuries-long rivalry with Veere and Flushing, managed to obtain the seat of the admiralty of Zeeland. Dordrecht, collecting about the same amount of customs as Rotterdam, claimed the seat, but Rotterdam won. Significantly, however, the admiralty was not named after Rotterdam but after the river: "Maze." In the Northern Quarter of Holland, where in fact no city stood clearly above the others, strife arose and the seat moved temporarily to Amsterdam. At the end of the period Amsterdam refused to return it. All seven Northern Quarter towns, fearing the domination of Amsterdam, were furious. In the end, a fourth admiralty was established, which was to move every three months between Hoorn and Enkhuizen. Friesland, protesting now that it would come under the command of the north Holland cities, obtained finally the fifth admiralty.[21]

The power of the admiralties, who were in charge of the navy, was vested in the collection of the customs – the more funds collected, the higher the independence from the Estates General. The change in the economic hierarchy of the admiralties is illustrated in Table 2.[22]

The position of Zeeland in the first decade was almost comparable to Amsterdam, and explains the claim of a seperate admiralty. But by the end of the seventeenth century even Rotterdam outstripped Middelburg. Friesland was in the beginning not much weaker than the Northern Quarter towns but it ended up as an institution that could barely collect its own maintenance costs. At the end of our period, Amsterdam alone collected as much revenue as all other admiralties combined.[23]

Table 2. Percentage distribution in customs revenue.

Admiralty	1586–1600	1621–1630	1641–1650	1660–1671
Amsterdam	31.3	47.9	47.9	53.8
Rotterdam	26.4	21.0	20.7	20.0
Hoorn/Enkhuizen	5.8	7.7	6.5	7.2
Middelburg	30.0	19.4	22.6	16.6
Dokkum/Harlingen	6.2	4.1	2.3	2.4
	100.0	100.0	100.0	100.0

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Disputes between admiralties and custom offices over the collection of duties were frequent and would continue for years as there were several "authorities" claiming supremacy: the province, the admiralty, the city, the Council of State, the States General or the Chamber of Accounts, and even the custom tax farmers who were appointed during 1625 to 1640. In the 1580s, a near-war broke out between Holland and Zeeland, because Middelburg imposed customs on all ships passing its waters, even when they were bound for Holland. And when the States General decided to farm out the collection of the customs (a measure designed to raise the revenue and to reduce local influences) the admiralty of Amsterdam was found to be extremely obstinate, hindering the tax farmers as much as possible. The result was that in 1640 the collection of the customs was returned to the hands of the Receivers of the admiralties. And in general, the Chamber of Accounts faced difficulty in controlling the finances. For example, up to 1635 the admiralty of Middelburg continued to use Flemish pounds instead of the standard Dutch pound, while its accounts started in October instead of January.[24]

Decision-making over war and peace was, like the institutionalization of the navy, a highly complicated matter. When the interests of the various provinces conflicted, those of Holland and Amsterdam tended to prevail, provided they were in agreement. In the 1630s and 1640s, a serious dispute arose on whether the Dutch should engage in peace negotiations with Spain. It dragged on for years while no decision was made at all because Holland itself was seriously divided over this matter. Using Jonathan Israel's detailed study on this matter, we can sketch the general lines of the controversy.[25] The three "war provinces" (Zeeland, Groningen, and Friesland) stood against the three "peace provinces" (Gelderland, Overijssel, and Utrecht [except the city of Utrecht]). In Holland, the "war cities" were – among others – Leiden, Haarlem, Gouda, Hoorn, and Enkhuizen (supported by Utrecht), whereas the "peace cities" were Amsterdam, Rotterdam, Dordrecht, Alkmaar, Delft, and some smaller ones. The nobility was peace-minded, too, whereas the Stadtholder shifted from a slightly pro-war position to a pro-peace standpoint.

For a large part, the dilemma could be explained by the different interests of the urban elites. The textile industry in general feared the industry in the southern Netherlands whose products were safely kept out because of the high war custom rates. Leiden (cloth industry) and

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Haarlem (renowned for its finishing and bleaching of textiles) were mostly the core of the anti-peace party, directed against Amsterdam.

Amsterdam, together with others having main interests in trade, generally regarded war as harmful. But the opposition was not simply trade versus industry. Some trade cities joined the anti-peace party as well. There was a contradiction between the European carrying trade and river trade on the one hand and the colonial trade on the other. The first two suffered heavily from trade restrictions imposed by Spain, Portugal, and the Republic, whereas the raids of privateers at sea (Dunkirkers) were particularly damaging for ships between England and France. The Dutch Republic lost approximately three thousand ships with an estimated value of 20 to 25 million guilders to the Dunkirk privateers between 1621 and 1646. The colonial trade, however, gained from the opportunity to attack Spanish and Portuguese possessions in the Far East and in the Americas. In Amsterdam, the factions representing the European carrying trade came to dominate municipal policy. They were also stronger in Rotterdam and Dordrecht, the wealth of the latter based upon the river trade and its connections with the German and Southern Netherland cities. In Hoorn and Enkhuizen on the other hand, as well as in Middelburg, the colonial interests ousted the influence of the factions of European carrying trade, which explains their location in the anti-peace party.

Antwerp was also a factor to be reckoned with. If peace was contracted at this stage, this formerly glorious city would never again become part of the Netherlands. The Stadtholder Frederick Henry and cities such as Utrecht and Middelburg would welcome a city with so much financial power to outweigh Amsterdam. It was very much in Amsterdam's interests, on the other hand, to keep this possible rival out of the country.[26] Finally, in the Peace of 1648 Antwerp would stay out of the Republic, whereas the access to Antwerp's harbor could still be hindered by the north. The war-minded coalition lost, but it consented because of some specific peace conditions.[27]

In naval matters, more than in the army, Amsterdam was able to put direct pressure on the warmaking policy. The Stadtholder Frederick Henry, who had dynastic interests in England – his son William had married Mary Stuart in 1641 – tried to organize a fleet to help his in-laws, but he could not get the support of the admiralties. But it was Amsterdam that in 1645 carried through, against the will of the Stadt-

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holder, a Dutch intervention in the war between Sweden and Denmark, sending a fleet of warships to the Sound in order to force the king of Denmark to lower the Sound tolls, which had been much increased some years earlier. Ten years later, the Republic sent warships to the Baltic, as demanded by Amsterdam, to prevent Charles Gustavus of Sweden from taking Danzig. And in 1658, Amsterdam pleaded for military assistance for the Danes against the Swedish attack, although this was a very risky undertaking because France and England might intervene. But Amsterdam won the plea and obtained the support of "The Hague."[28]

With local interests playing such an important role, there were continuous negotiations: provinces and cities seemed to be "allies" rather than belonging to a "union." Zeeland, having much interest in the West India Company, tried to convince the others to send massive help in money to support the Company in coping with the Pernambuco rebellion in Brazil. Holland and Amsterdam finally agreed in exchange for Zeeland's reluctant consent to peace with Spain. Similar negotiations were necessary in the following years: Zeeland would sign the treaty with Denmark that was so important for the Amsterdam trade and Holland (Amsterdam) would continue to support the West India Company.[29]

We thus find in the republic a continuous shift of coalitions. Decision making, in which local and particularistic interests could play such a large role, confronted the state with serious limits on efficiency. Nevertheless, the trade and wealth of the cities were also at the same time very much the base of revenue raising, which enabled the Republic to maintain itself in foreign competition.

Fiscal resources and municipal power

While The Hague and the Stadtholder, two major potential nuclei of central power, hardly acquired new institutional resources after the establishment of the Republic, Amsterdam gathered economic and financial strength. Sir William Brereton wrote:

> The customs and excise here [Amsterdam] very great, but I could never attain to an exact knowledge thereof, though I applied myself to enquire; but this I heard, that this town affords as great revenues, to maintain the wars to the States, as four provinces – Zeland, Utrech, OverIsell, and Friseland.[30]

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How could we characterize the position of Amsterdam versus Holland and the Republic in financial terms? Was Amsterdam really that dominant versus the other cities?

During the war with Spain the costs of warfare had increased considerably. Sums voted for warfare in the States General rose from 2.9 million in 1586 to 18.3 million in 1640.[31] These sums were divided over the provinces in a quota system, Holland paying about 58 percent in all, Friesland 12, Zeeland 9, Utrecht, Groningen, and Gelderland each 6 and Overijssel 4 percent. The "repartition" was controversial. In 1609 such a disagreement arose that even French and English mediation was necessary.[32] The provinces levied taxes to provide for their quotas. They could dispose of a wide range of excises, tolls, stamp duties, office taxes, land taxes, as well as "extraordinary" taxes on property in which houses, lands, and obligations were assessed, and which were only levied in times of emergency. The average annual ordinary revenue of Holland was constituted as shown in Table 3.[33]

The revenue raising emphasized the indirect taxes, which was enabled by the high degree of urbanization and commercialization, and which did not necessitate a burdensome bureaucracy. These taxes were preferred above the direct ones. Many of the excises were farmed out. The bonds were sold to the highest bidders and the leases were short: three months, half a year, or one year only, so that the tax farmers could not build a powerful position of their own. Most of the collectors were controlled by local magistrates. Apart from provincial revenue, cities had their own revenue from excise (particularly beer and wine) and from duties levied on their markets, ferries, bridges, roads, and streets.

Many of the provincial taxes came from the cities, and particularly from the "traditional" six large cities (Amsterdam, Leiden, Haarlem, Delft, Dordrecht, and Gouda) and from the rising Rotterdam and The Hague. If we look at Table 4, which shows the revenue of the capitation tax (reflecting the population distribution), the tax on property (houses,

Table 3. Average ordinary revenue Holland, 1671–1677.

Item	Amount	Percentage
Taxes on lands and houses	3,488,479	30.9
Indirect taxes	6,410,985	56.8
Stamp duties	1,391,967	12.3
Total	11,291,432	100.0

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Table 4. Percent distribution of several items of revenue.

City	A. pop/1622	B. prop/1654	C. indir/1682	D. obl/1673
Amsterdam	20.8	38.5	28.3	29.0
Leiden	8.9	6.0	14.9	5.4
Haarlem	7.8	4.9	10.4	5.3
Rotterdam	3.9	7.3	9.0	6.0
Delft	4.5	4.6	7.5	7.6
The Hague	3.1	11.4	7.6	32.0
Dordrecht	3.6	2.6	6.7	5.1
Gouda	2.9	1.6	3.8	3.3
Remainder urban & rural South Holland	45.5	23.1	11.9	6.2
Total	100.0	100.0	100.0	100.0

lands, obligations, and offices), the indirect taxes, and the tax on obligations, we find 45.5 percent of the population living in the smaller cities and in the countryside. They contributed relatively little to the whole, however.[34]

In relation, the burden on the countryside was relatively light. This was a relative advantage to the Republic, as direct taxes on agricultural production are rather inelastic – indirect taxes were more easily increased and administered. Not that Dutch agriculture was in poor condition. It reflected the tax history of the Republic: the Verponding had been the traditional direct tax, levied as a proportion of the rental value, imposed on the owners of houses and lands alike, but its repartition was as much a matter of the nobility and the smaller communities as of the cities. Newly reclaimed land and new houses were exempted for fourteen years. Changes in the repartition were not welcomed by all the larger cities, as especially the fast growing centers would have to pay more, and increases on the burden on lands were similarly not welcomed, as much of the land was owned by city-dwellers. The bourgeoisie had invested heavily in land. As costs of drainage were high too, it was hard to impose additional taxes there. And because of the inter-urban rivalry, cities actually only obtained control over rural areas when they would buy seigneurial rights – which had not been very extensive at all.[35]

Wealth was concentrated in the larger cities, and especially in Amsterdam, as is reflected in the property tax. The Hague housed on average the wealthiest households of the Republic. With hardly any significant trade or industry, the bureaucratic families were still able to develop

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considerable private properties there.[36] As could be expected, the indirect taxes had a clear urban base as well. But particularly for the taxes on obligations we see the influence of the cities.

Cities competed with each other for control over financial resources. As the beer excise in particular was very profitable, making up the largest single item in the revenue and cities controlling part of the countryside as well, this was a source of many disputes.[37] Tolls and inland-trade regulations also caused much rivalry, and some projects of canals were not brought to fruition. Leiden succeeded in opposing the connection between Gouda and Dordrecht, and no connection was established between Rotterdam and Gouda because Gouda would not give up her toll there. The staple of Dordrecht, which was revived in 1588, continued to monopolize the sale of all major goods transported over the rivers Rhine and Meuse. Especially Rotterdam, Schiedam, and Brielle tried to reduce the impact of this staple, and their protests became gradually successful.[38]

Though Amsterdam could not profit from the spin-off wealth of the high bureaucracy, its financial power was based on the fact that the merchants of the southern Netherlands came there to establish commercial houses and financial institutions. Amsterdam housed the most important Chamber of the semi-state East India Company, whose dividends averaged 37.5 percent in 1605–1612. A Chamber of Assurance was founded here in 1598, a new bourse in 1608, and a Bank of Exchange in 1609, followed by a Bank of Loans (Bank van Leening) in 1614. These institutions cooperated closely and reinforced each other, the city magistrates controlling them and thus providing a link of information and support. Also, private banking emerged. Amsterdam itself, profiting from the steady growth of the trade and the conquests in the Far East and West, from which the city could draw taxes, tripled its revenue from 1620 to 1679.[39]

In relation to the annual ordinary revenue of the state, Amsterdam contributed almost 3 million guilders. This was about 26 percent of the Holland total, which was, in turn, about 15 percent of the whole Staat van Oorlog (war budget).[40] Amsterdam's wealth and its considerable support of the state finances yielded the city fame, as expressed by Sir William Brereton above. However, though still significant, Amsterdam's share was less than is assumed usually. Amsterdam, too, needed the cooperation of other major cities, or could be checked by a coalition of other cities in Holland.

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The other cities had their financial institutions, though not as extensive as Amsterdam. Most had their own Bank van Leening, their own bankers, and of course the receiver of taxes who functioned at times as a banker. The East and West India Companies had several Chambers, whereas there were Banks of Exchange in Delft (1623–1635), Middelburg (dating from 1616), and Rotterdam (from 1635, established after the English Merchant Adventurers had moved there). Rotterdam had also a Bourse of its own.[41] In all, the cities of Holland provided the Dutch state with a varied and broad commercial base for its revenue raising.

Rentiers and the Dutch State

But the broad base was not the only factor that sustained the fragmented institutions of the Republic. The loan policy as well involved many centers of wealth, drawing in a large group of the regents, who held in this way a personalized financial interest in the success of the state.

The long-term debt originated out of the war and stood at 4.9 million guilders in 1617. At the end of the Eighty Years War in 1648, it came to 13.2 million, with a debt service of 557,384 guilders.[42] In the meantime, the Estates of Holland had contracted a public debt to a much larger degree than the Generality, to fulfill its quota in the repartition system. Holland also contracted loans upon request for other provinces, for the admiralties, as well as for the States General. In 1621, this Holland debt stood at 1.5 million; but in 1650 it amounted to 130 to 140 million with a debt service of 6 to 8 million guilders.[43]

For every loan of the States General all provinces had to agree, and for every loan of the Estates of Holland all cities had to give their consent. The debt was contracted by the Receiver General of Holland (with an office in The Hague) and by the eighteen Receivers who had their offices in the constituent cities (there was sometimes an additional office in Weesp), whereas the Receiver General of the Union (at The Hague) and the five Receivers General of the admiralties obtained certain commissions too. The success of a loan depended largely upon the Receivers themselves. They were responsible with their private wealth for the sums in their "Kantoren" and they were mostly well acquainted with leading merchants and bankers of their city.

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This policy worked most of the time and the troubles were only minor. All loans were in the end subscribed by a few large and many small rentiers. The spread of the offices, the number of receivers involved, and their private and local contacts enabled a loan policy in which a very large number of Dutch burghers were dragged into the state. The Dutch developed a habit of making provisions for their old age and for their families by buying annuities. At the same time, the opportunity to invest money outside the risks of commerce was very welcome. When Louis de Geer, a famous Amsterdam merchant, died in 1684, he left 142,999 guilders in debentures and short-term notes of the province of Holland, 9,000 in obligations, and 5,852 in redeemable annuities from various cities.[44] The confidence in the issuing body was unequalled by other seventeenth-century states (except Genoa), and secured by the broad base of taxation. For the city-based loans, the excise on beer was of overall importance in this regard.[45]

Unlike most other states, the Dutch did not need to ask for funds from foreign bankers, and the rate of interest was low, declining to a mere 3 or 4 percent in the last quarter of the century. Individual bankers at Amsterdam, such as De Geer, Trip, and Deutz, occur frequently in the files of the States General, asked to stand bail for loans or to intermediate. But Amsterdam was not the only place. In Rotterdam, such a leading personage would be Van der Veken.[46]

Merchants had an overriding impact upon state policies, at least up to the 1650s or 1660s when regents with fewer direct interests in commerce would take over their position. An English petition complained to Cromwell:

> It is no wonder that these Dutchmen should thrive before us. Their statesmen are all merchants. They have travelled in foreign countries, they understand the course of trade, and they do everything to further its interests.[47]

Some merchants were extremely powerful. Louis de Geer, who had many interests in the Swedish metallurgical industry (many regents had invested in Sweden too) even financed and organized a fleet for the Swedish king in the autumn of 1643.[48] An account of the financing of a fleet for the admiralty of Rotterdam includes Dutch merchants, the Rotterdam Bank of Exchange, the Amsterdam Bank of Exchange, an Antwerp merchant, high officers in The Hague, and the Prince of Orange himself.[49] The Hague, with such an important share in the payment of the tax on obligations (see Table 4), had many officials and civil

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servants who were buying the state's renten. In Holland, the distribution of wealth checked individual acts of cities: a coalition of the others was always one of the possibilities.

There were, of course, problems if one city did not agree to a loan. In 1626, Gouda refused to furnish more than 400,000 guilders. The Hague, too, murmured that its part was high. Those cities had to be "persuaded" or "bought." In 1640, Delft complained, in turn, that its debt was much higher as compared to other cities. It was resolved by raising an extra loan to pay off Delft's debt.[50]

More serious were the problems when Amsterdam did not agree to a loan. In 1683, Amsterdam retarded the war of William III against France by refusing to vote for the funds necessary to raise the troops. No resolution for recruitment could be issued, as outvoting in financial matters had never been allowed. Article 6 of the constitution of the Estates of Holland (1574) was worded: "Nobody shall be outvoted against their will in question of consent to petitions and subsidies, or in making any contributions to the other members." In the end, troops were raised but without the financial support of Amsterdam.[51]

Concluding remarks

The Republic became a state in which the bureaucratic center (The Hague) was different from the economic and financial center (Amsterdam). Nor did it coincide with a traditional center (Dordrecht or Utrecht), or with a cultural center (Leiden with the first university).

One of the weakest places was chosen to house the "government." Though there was some bureaucratization at The Hague, it was checked by several measures from asserting more power. Some institutions, such as the navy, mint, and taxation, were even more decentralized as compared to the period before the revolt. If we add the civil and criminal justice, and the police, we find that the urban oligarchies were left with hardly any constraint from above.

Merchants dominated not only local, but also national and international politics. Cities were very much part of the Dutch state. Its success originated from the fact that its institutions could deploy extensive financial resources. But its constitution prevented also the possibilities of change and adaptation to new international balances of power,

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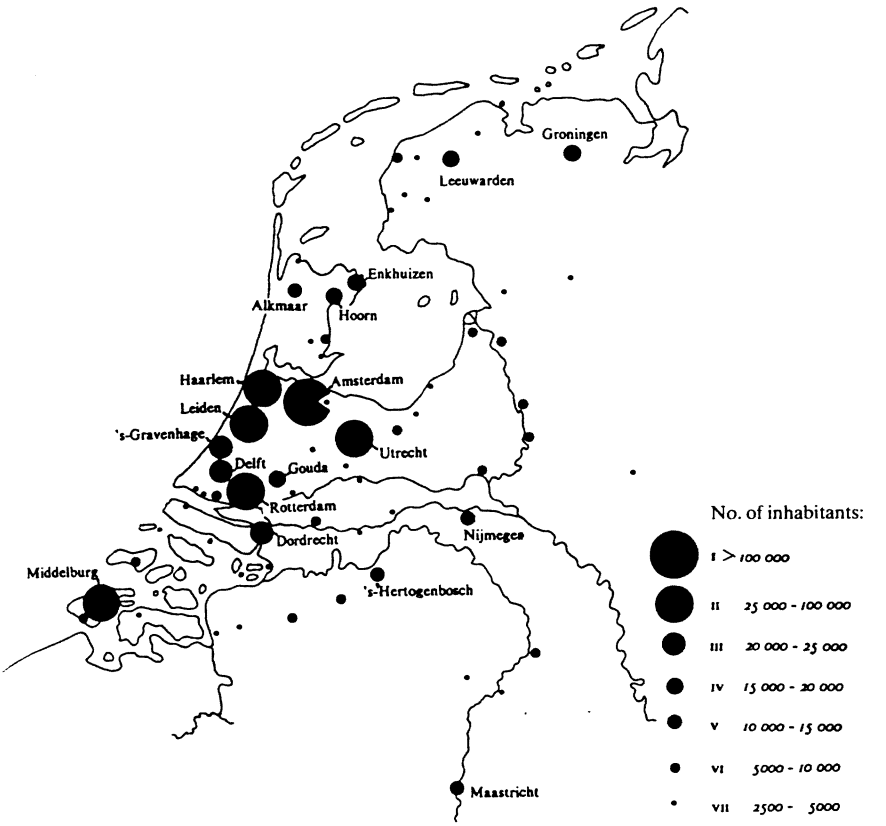

Fig. 1. Cities in the Netherlands, around 1675. From A. M. van der Woude, "De demografische ontwikkeling," 137.

which would be an important cause of the Dutch decline in the eighteenth century. It was extremely hard to meet the requirement of unanimity. In theory at least, factions of the regents could prevent policies by holding back their money for new loans and by forming coalitions. The result was a continually changing bargain for power in the Dutch Republic. Amsterdam was influential, but its interests did not always coincide with other powerful factions of the ruling class. Even when Stadtholder power was critically high (1618, 1650, 1672) this was only because of coalitions with urban oligarchies.

Amsterdam built a very impressive city hall, which was, according to a visitor of the Republic, the "Wonder of the World, the Pride of Amsterdam and the Glory of the Seven Provinces."[52] It is still called Paleis. But it did not make the burgomasters kings. The state built by the cities

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did not institutionalize hierarchies. If one would like to draw up a geography of interests of the ruling class in order to understand constraints on aspiring statemakers,[53] one would need a very detailed map. Contradictions were at times so strong that one could hardly speak of "one" ruling class. In a region where power resources were so dispersed with a variety of potential centers, the result was a state and a ruling class that reflected those divisions in economic, financial, institutional, and political respects.

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Notes

1. Sir William Temple, *Observations upon the United Provinces of the Netherlands (1668)* (London: Edward Gellibrand, 1676), 99–100.
2. H. Brugmans, *Opkomst en bloei van Amsterdam* (Amsterdam: Meulenhoff, 1911), 152.
3. Jan de Vries, *European Urbanization 1500–1800* (Cambridge: Harvard University Press, 1984), 81. See also Walter Prevenier and Wim Blockmans, *The Burgundian Netherlands* (Cambridge: Cambridge University Press, 1986), 29.
4. Using Stein Rokkan's term, the region belonged to Europe's central trading belt, which stretched from northern Italy to the Low Countries. See also Hans Daalder, "Consociationalism, center and periphery in the Netherlands," in Per Torsvik, *Mobilization, centre-periphery, structures and nation-building* (Bergen: Universitetsforlaget, 1981).
5. Jan de Vries, *The Dutch Rural Economy in the Golden Age, 1500–1700* (New Haven: Yale University Press, 1974), 25, 48, 81; J. W. de Zeeuw, "Peat and the Dutch golden age. The historical meaning of energy-attainability," *A.A.G. Bijdragen* 21 (Landbouwhogeschool Wageningen: Afdeling Agrarische Geschiedenis, 1978), 23; T. S. Jansma, *Tekst en uitleg* (The Hague: Nijhoff, 1974), 34–43; Gerald L. Burke, *The making of Dutch towns* (New York: Simmons-Boardman, 1960), 30.
6. J. A. van Houtte, "Die Staedte der Niederlaende im Uebergang vom Mittelalter zur Neuzeit," *Rheinische Vierteljahrsblaetter* 27 (1962), 60. The population growth would have a high rate of increase until 1650–1680, followed by a period of stagnation.
7. Utrecht in 1514: 30,000, in 1675: 25,000; Middelburg in 1514: 7,500, in 1675: 26,000. A. M. van der Woude, "Demografische ontwikkeling van de Noordelijke Nederlanden 1500–1800," *Algemene Geschiedenis der Nederlanden* V (1980),

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102–168. For the Holland cities in 1514: J. C. Naber, *Een terugblik. Statistische bewerking van de resultaten van de informatie van 1514* (Haarlem: Stichting Contactcentrum voor regionale en plaatselijke geschiedbeoefening in Noord- en Zuid Holland, 1970 [1885]), the number of "communicanten" times 1,5; for 1622 Gemeente Archief Amsterdam 5030, 137, "Quoyer van 't hoofdgeldt;" for 1675 estimations Van der Woude; for 1796 Gemeente Archief Amsterdam 5059, 101a, "Rapport van de commissie. . . ."

8. For membership of the vroedschap, also for the "Achten," a certain minimum amount of property was required. D. J. Roorda, "The ruling class in the seventeenth century," in *Britain and the Netherlands* II (1964); R. Fruin, "Bijdrage tot de geschiedenis van het burgemeesterschap van Amsterdam tijdens de Republiek," in R. Fruin, *Verspreide Geschriften* IV (1901), 306; J. C. Grayson, "The civic militia in the county of Holland, 1560–81: Politics and public order in the Dutch Revolt," *Bijdragen en mededelingen betreffende de Geschiedenis der Nederlanden* 95 (1980), 58.
9. "Here Antwerp itself is transformed into Amsterdam," J. H. Kernkamp, *Johan van der Veken en zijn tijd* (The Hague: Nijhoff, 1952), 9.
10. Important in this respect was the development of long-term arrangements and the involvement of the large group of rentiers with a public body issuing loans, preceding the so-called financial revolution in England. James D. Tracy, *A Financial Revolution in the Habsburg Netherlands* (Berkeley: University of California Press, 1985), 123, 138; Izak Prins, *Het faillissement der Hollandsche steden: Amsterdam, Dordrecht, Leiden en Haarlem in het jaar 1494; uit de wordingsgeschiedenis van den Nederlandschen staat toegelicht* (Amsterdam: S. van Loog, 1922), 30; J. C. Boogman, "De overgang van Gouda, Dordrecht, Leiden en Delft in de zomer van het jaar 1572," *Tijdschrift voor Geschiedenis* 57 (1942), 91; J. H. van Dijk, "De geldelijke druk op de Delftsche burgerij in de jaren 1572–1576," *Bijdragen voor Vaderlandsche Geschiedenis en Oudheidkunde* VII-5 (1935), 184. See, on the city finances and the "central government," in the 14th–16th centuries, Wim Blockmans, "Finances publiques et inegalité sociale dans les Pays-Bas aux XIVe–XVIe siècles," *Genese de l'Etat Moderne. Prelevement et Redistribution* (Paris: Editions de CNRS, 1987).
11. This revenue (250,000 guilders) was in fact never reimbursed to the owners of the coins. Prins, *Het faillissement der Hollandsche steden,* 30. H. E. van Gelder, *De Nederlandse munten* (Utrecht: Aula, 1965), 78–82.
12. The eighteen cities in Holland were Amsterdam, Leiden, Haarlem, Dordrecht, Delft, Gouda, Rotterdam, Schiedam, Gorinchem, Brielle, Schoonhoven, Hoorn, Enkhuizen, Alkmaar, Medemblik, Edam, Monnikendam, and Purmerend. In Zeeland, the six voting cities were Middelburg, Tholen, Zierikzee, Veere, Flushing, and Goes.
13. Jansma, *Tekst en Uitleg,* 154, 164. See Gemeente Archief Amsterdam, Scheltema II, 24 November 1505, for an example of a coalition of cities (Haarlem, Amsterdam, Rotterdam, Enkhuizen, Hoorn, and others) against the staple of Dordrecht; also J. C. van Dalen, *Geschiedenis van Dordrecht,* (Dordrecht: C. Morks, 1931–1933). After the revolt, the staple was revived again: Bijlsma, *Rotterdams welvaren,* 22.
14. Much to the chagrin of the others. Tracy, *A financial revolution,* 16, 58. When Amsterdam joined the revolt, the city was also declared exempted from the burden of debt contracted by the other cities during 1572–1578: a privileged position.
15. Sir William Brereton, *Travels in Holland, the United Provinces, England, Scotland*

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and Ireland (Remains of the Chetham Society I, 1844 [1634–1635]), 28. "Dorpe" means "village."

16. H. E. van Gelder, *'s-Gravenhage in zeven eeuwen* (Amsterdam: Meulenhoff, 1937), 110.
17. In the 1570s Delft had even proposed to the Estates to burn the place down, alleging that it was a potential base for the enemy – unfortified, it could easily be turned into quarters for the Spanish army. The proposal was not accepted. J. Smit, *Den Haag in den Geuzentijd* (The Hague: Meester, 1922), 286; Van Gelder, *'s-Gravenhage,* 120.
18. D. J. Roorda, *Partij en factie. De oproeren van 1672 in de steden van Holland en Zeeland, een krachtmeting tussen partijen en facties* (Groningen: Wolters Noordhoff, 1978); J. L. Price, *Culture and society in the Dutch Republic during the 17th century* (London: Batsford, 1974), 52.
19. Brereton, *Travels to Holland,* 6.
20. As for the proposition of Frederick Henry, see also the work by one of the opponents of the Stadtholder power: Pieter de la Court, *The True Interest and Political Maxims of the Republic of Holland* (New York: Arno Press, 1972 [1662/1746]), 186.
21. As of 1596, five admiralties were established that remained until the end of the eighteenth century. Harold E. Becht, *Statistische gegevens betreffende den handelsomzet van de Republiek der Vereenigde Nederlanden gedurende de 17e eeuw (1579–1715),* (The Hague: Boucher, 1908), 112–113; Julius F. Engelhard, *Het generaalplakkaat van 31 juli 1725 op de convooien en licenten en het lastgeld op de schepen,* (Assen: Van Gorcum, 1970), 248. The province of Groningen, in turn dependent upon Friesland's admiralty, would be one of the strongest advocates of a central admiralty too.
22. Figures have to be reviewed with care as fraud was considerable, but the table shows at least the shifts in relative position. The calculation is based on Becht, *Den handelsomzet,* 201, Appendix I. The revenue of customs in relation to the direct taxes and excises was roughly one to two in the first decade of the Republic. After the 1620s, financial support for the navy from the "inland revenue sources" became part of the common round.
23. The position of Amsterdam was even stronger than this table shows, as within the admiralty the customs office of Amsterdam alone collected 92 percent. By comparison, the customs office of Rotterdam did not collect much more than the customs office at Dordrecht, and the customs office of Middelburg yielded at times less than Tholen or Flushing. Algemeen Rijksarchief The Hague, States General 12561.98; Chamber of Accounts 1.01.43 954.
24. Despite repeated requests to change the format of the accounts. The dispute between Holland and Zeeland was settled by allowing officers from Middelburg to collect customs in the Holland offices (half-licent, 1590); Algemeen Rijksarchief The Hague, Chamber of Accounts 1.01.43 90. On the influence of the city of Amsterdam on the admiralty, see W. F. H. Oldewelt, "De Hoeffijserse schuld (1616–1681)," in *Jaarboek Amstelodamum* 51 (1959); on the direct interference of the city in a dispute between tax farmer and receiver, see Algemeen Rijksarchief The Hague, States General 12562.23, 13 February and 30 April 1638.
25. See Jonathan I. Israel, *The Dutch Republic and the Hispanic World, 1606–1661,* (Oxford: Clarendon Press, 1986).
26. Pieter Geyl, *The Netherlands in the Seventeenth Century (1648–1715)* (New York: Barnes & Noble, 1964) II. David Maland, *Europe at war 1600–1650* (Towota, N. J.:

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Rowman and Littlefield, 1980), 177. The Amsterdam regents condemned Frederick Henry's determination to liberate Antwerp as a self-seeking ploy to provide the House of Orange with an independent principality. On Dunkirk privateers: A. Th. van Deursen, *Het kopergeld van de Gouden Eeuw. Volk en Overheid* (Assen: Van Gorcum, 1979), 90.

27. Israel, *The Dutch Republic and the Hispanic World,* 374.
28. J. G. van Dillen, "Amsterdam's role in the seventeenth century Dutch politics and its economic background," in *Britain and the Netherlands II* (Groningen: Wolters Noordhoff, 1964), 143; Geyl, *The Netherlands in the Seventeenth Century,* 165; John J. Murray, *Amsterdam in the Age of Rembrandt* (Norman: University of Oklahoma Press, 1967), 37. According to De la Court, in 1641, 159 of the principal merchants of Amsterdam besought the States General – supported by the Estates of Holland – to stop the raids of the Dunkirkers. They threatened to retain the money that was already collected for the payment of fifty companies of soldiers and to clear the seas themselves. De la Court, *The True Interest,* 189–191.
29. C. R. Boxer, *The Dutch Seaborne Empire 1600–1800* (New York: Alfred A. Knopf, 1965), 88–89. The West India Company was not successful, however.
30. Brereton, *Travels to Holland,* 65.
31. Algemeen Rijksarchief The Hague, Chamber of Accounts 1.01.43 90 ("Staat sommier van de petitien"). The petitions were excluding the larger part of revenue of the navy (customs).
32. P. H. Engels, *De geschiedenis der belastingen in Nederland* (Rotterdam: Kramers, 1862), 22. A settlement in 1616 was the base for much of the seventeenth century.
33. Gemeente Archief Amsterdam 5030, 153. Land and house tax is "verponding," indirect taxes are "gemeene middelen," stamp duties are 40e, 20e penning, and zegelrecht. In addition there was the extraordinary revenue consisting of loans and property taxes. See also De la Court, *The True Interest,* 20, who gives roughly the same amount.
34. The Northern Quarter, contributing about 11 percent of the total revenue of Holland, is left out, as not all data are available. The capitation tax shows the population distribution, and was levied rarely, as a measure of emergency. The property tax of 1654 includes houses, lands, offices, and obligations; this tax was an "extraordinary" levy but repeated several times. The indirect taxes are a selection of duties levied in 1682, after a major reform, and the obligation tax is part of the tax on property levied in 1673. Gemeente Archief Amsterdam 5030, 153, 137 (Staet wat de 1000e en de 200e penning...; Quoyer...). As for the taxes on obligations, they were controversial and thought to harm the credit of the Republic. See Dirk Houtzager, *Hollands lijf- en losrenteleningen voor 1672,* (Schiedam: NV HAV bank, 1950), 53.
35. De Vries, *Dutch Rural Economy,* 44–48, 194, 199.
36. Wealthy bureaucrats were, for example, Francois van Aerssen, Clerk of the States General, whereas the Receiver General Cornelis de Jonge van Ellemeet was able to enrich himself while in office to buy three seigneuries at the end of the century. B. E. de Muinck, *Een regentenhuishouding omstreeks 1700. Gegevens uit de privehuishouding van Mr. Cornelis de Jonge van Ellemeet, Ontvanger-Generaal der Verenigde Nederlanden (1646–1721)* (The Hague: Nijhoff, 1965), 341; H. E. van Gelder, "Haagsche Cohieren I en II," *Die Haghe Jaarboek* 1913 & 1914, 9–67, 1–117. See also J. L. van Zanden, "De economie van Holland in de periode 1650–1805: groei of achteruitgang," in *Bijdragen en Mededelingen betreffende de Geschiedenis der Nederlanden,* forthcoming.

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37. It was not uncommon to speak of the "biermijl." See, for some lawsuits, Gemeente Archief Rotterdam, Oud-Archief 3727–3728, 2180, 2181, 2184, 2185, 2186; Van Dalen, *Geschiedenis van Dordrecht,* 294; Jansma, *Tekst en Uitleg,* 43.
38. Jan de Vries, *Barges and Capitalism. Passenger transportation in the Dutch economy* (Utrecht: HES Publishers, 1981), 21; Jansma, *Tekst en Uitleg,* 167, over the problem of Hildam; Gemeente Archief Rotterdam Oud Archief 2174–2176).
39. 1,109,000 in 1620, 3,348,000 guilders in 1679. At the end of the century, the burgomasters could dispose of 2,000 offices, a sign that bureaucratization in this city alone was probably much larger than at the bureaucratic center of The Hague. Meanwhile, the city debt in 1679 amounted to 2,761,000 (excluding life annuities) with an annual debt charge of 455,644 guilders (including life annuities). H. J. Koenen, *Voorlezingen over der geschiedenis der finantien van Amsterdam* (Amsterdam: Bingen & Zn., 1855), 122, 128; Antonio Porta, *Joan en Gerrit Corver. De politieke macht van Amsterdam (1702–1748)* (Assen: Van Gorcum, 1975), 35. The Bank of Exchange lent money to the city of Amsterdam, averaging 2,073,000 in the second half of the seventeenth century, from which in turn Holland and the Republic could draw their profits. The interrelation between the Bank and the city and province was expressed in the fact that important officers held their accounts there: the receiver general of Holland, the treasurer of Amsterdam, the burgomasters of Amsterdam, the receiver of Amsterdam, the receiver general of the admiralty and the council of the Admiralty. The key to the Bank was kept by the burgomasters. Gemeente Archief Amsterdam, 5028 Accounts Wisselbank; J. G. van Dillen, *Bronnen tot de geschiedenis der Wisselbanken* (The Hague: Rijksgeschiedkundige Publicatien, 1925), 985.
40. In the 1670s, Amsterdam contributed 2,920,872; Gemeente Archief Amsterdam 5030, 153.
41. Van Dillen, *Bronnen tot de geschiedenis der Wisselbanken;* Murk van der Bijl, *Idee en interest. Voorgeschiedenis, verloop en achtergronden van de politieke twisten in Zeeland en vooral in Middelburg tussen 1702 en 1715* (Groningen: Wolters Noordhoff, 1981).
42. Algemeen Rijksarchief The Hague, States General 1.01.06 12548–188 (excluding a debt of 1.5 million).
43. Gemeente Archief Amsterdam 5030, 153 gives a figure of 99.8 million guilders Holland's debt in 1647; J. J. Weeveringh, 1852), I, 6, gives 140 million in 1650; Engels, *Geschiedenis der belastingen,* 23, has 132 million in 1652 – the difference might be explained that the life annuities are not always reckoned as debt.
44. Violet Barbour, *Capitalism in Amsterdam in the 17th century* (Baltimore: Johns Hopkins University Press, 1950), 83.
45. Sidney Homer, *A History of Interest Rates* (New Brunswick: Rutgers University Press, 1977), 175; P. Blok, "Stadsfinancien onder de Republiek," in *Verslagen en Mededelingen van de Koninklijke Academie van Wetenschappen,* Lett. V-2 (1917), 293. Temple, *Observations,* 252, estimated that 65,500 rentiers had invested funds in the Dutch state in the 1660s; contrasting to the small numbers of financiers to the English or French state.
46. De Muinck, *Een regentenhuishouding,* 22. On Johan van der Veken, see Kernkamp, "Johan van der Veken," 24; W. E. van Dam van Isselt, "De geldmiddelen onzer Republiek voor den veldtocht van 1599," *Bijdragen voor Vaderlandsche Geschiedenis en Oudheidkunde* V-2 (1920), 79.
47. Quoted by Jacob de Liefde, *Great Dutch Admirals* (Freeport, N.Y.: Books for Libraries Press, 1972 [1873]), 82–83.

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48. Maland, *Europe at war,* 169, 176.
49. New York Public Library p.v. 61: "De laatste oorlochs equipagie ter zee onder de gewesenen Admirael Dorp" (London, 1646).
50. Houtzager, *Hollands lijf- en losrenteleningen,* 140; see also Van Dijk, "De geldelijke druk der Delftsche burgerij." As for bargaining in financial matters, the industrial cities Leiden and Haarlem were always relatively weak. See also Tracy, *A Financial Revolution,* 127. Hibben, *Gouda in Revolt,* 189, 213. Gouda had a strong tradition of particularism and had refused to contribute to loans in the 1570s and 1580s, too. The Estates of Holland virtually had to buy the city's loyalty.
51. Amsterdam had only Schiedam at its side, Delft joining later when the pensionary suggested that Amsterdam had to subject itself to the majority (outvoting), Geyl, *The Netherlands in the Seventeenth Century,* 165. Hibben, *Gouda in Revolt,* 142.
52. Quoted by John J. Murray, *Amsterdam in the Age of Rembrandt* (Norman: University of Oklahoma Press, 1967), 20. The costs were almost 8 million guilders: Koenen, *De geschiedenis der finantien van Amsterdam,* 24.
53. See Charles Tilly, *Big structures, large processes, huge comparisons* (New York: Russell Sage Foundation, 1984), 141.

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